

Certificate of Notice Page 1 of 5  
IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

FILED  
3/21/23 9:53 am  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

IN RE:

MARK CHARLES SIGULAR  
MICHELLE LEE SIGULAR  
Debtor(s)

Ronda J. Winnecour  
Movant

vs.

No Repondents.

Case No.:19-10363 JAD

Chapter 13

Related to ECF No. 83

**DEFAULT O/E JAD**

ORDER OF COURT

AND NOW, this 21st day of March, 2023, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED and DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

  
JEFFERY A. DELLER jah  
UNITED STATES BANKRUPTCY JUDGE

In re:  
Mark Charles Sigular  
Michelle Lee Sigular  
Debtors

Case No. 19-10363-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-1  
Date Rcvd: Mar 21, 2023

User: auto  
Form ID: pdf900

Page 1 of 4  
Total Noticed: 66

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 23, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Mark Charles Sigular, Michelle Lee Sigular, 1386 Thompson Hill Road, Russell, PA 16345-2526
sp	+ Charles S. DeAngelo, Fessenden, Laumer & DeAngelo PLLC, 81 Forest Avenue, P.O. Box 0590, Jamestown, NY 14702-0590
15038849	+ Chiari & Ilecki, c/o Melissa Overbeck Esquire, 1 Delaware Road, Suite 110, Buffalo, NY 14217-2743
15030719	Mfgs & Traders Trust, Po Box 7678, Buffalo, NY 14240
15030722	+ Southern Chautauqua Federal CU, 168 East Fairmount Avenue, Lakewood, NY 14750-1942
15035357	+ Southern Chautauqua Federal Credit Union, c/o Chiari & Ilecki, LLP, 1 Delaware Rd. Ste. 110, Buffalo, NY 14217-2743
15417371	+ Westlake Financial Services, 3440 Flair Drive Lockbox # 840132, El Monte CA 91731-2823

TOTAL: 7

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 22 2023 00:10:15	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	+ Email/PDF: rmscedi@recoverycorp.com	Mar 22 2023 00:22:30	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15030696	+ Email/Text: ally@ebn.phinsolutions.com	Mar 22 2023 00:10:00	Ally Financial, 200 Renaissance Center, Detroit, MI 48243-1300
15060056	Email/PDF: bncnotices@becket-lee.com	Mar 22 2023 00:22:30	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15030697	+ Email/PDF: bncnotices@becket-lee.com	Mar 22 2023 00:22:30	Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871
15030698	+ Email/Text: BarclaysBankDelaware@tsico.com	Mar 22 2023 00:11:00	Barclays Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803
15030699	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 22 2023 00:10:01	Capital One, Po Box 30253, Salt Lake City, UT 84130-0253
15030700	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 22 2023 00:09:39	Capital One / Maurices, Po Box 30258, Salt Lake City, UT 84130-0258
15052365	Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 22 2023 00:09:39	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15030701	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 22 2023 00:09:39	Capital One Bank Usa NA, Po Box 30281, Salt Lake City, UT 84130-0281
15030702	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 22 2023 00:10:15	Cbna, Po Box 6497, Sioux Falls, SD 57117-6497
15073009	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 22 2023 00:22:30	Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
15030703	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 22 2023 00:22:46	Citicards Cbna, Po Box 6217, Sioux Falls, SD

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			57117-6217
15030704	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Mar 22 2023 00:11:00	Comenity Bank / Beallsfl, Po Box 182789, Columbus, OH 43218-2789
15030705	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Mar 22 2023 00:11:00	Comenity Bank / Bonton, Po Box 182789, Columbus, OH 43218-2789
15030706	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Mar 22 2023 00:11:00	Comenity Bank / Hot Topic, Po Box 182789, Columbus, OH 43218-2789
15030707	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Mar 22 2023 00:11:00	Comenity Bank / Kay's Jewelers, Po Box 182789, Columbus, OH 43218-2789
15030708	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Mar 22 2023 00:11:00	Comenity Bank / NY & Co, Po Box 182789, Columbus, OH 43218-2789
15030709	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Mar 22 2023 00:11:00	Comenity Bank / Victoria Secret, Po Box 182789, Columbus, OH 43218-2789
15030710	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Mar 22 2023 00:11:00	Comenity Capital Bank / Overstock, Po Box 182120, Columbus, OH 43218-2120
15030711	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Mar 22 2023 00:11:00	Comenity Capital Bank / Zales, Po Box 182120, Columbus, OH 43218-2120
15030712	Email/Text: mrdiscen@discover.com	Mar 22 2023 00:10:00	Discover Financial Services LLC, PO Box 15316, Wilmington, DE 19850
15030717	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 22 2023 00:22:30	Macys / Dsnb, Po Box 8218, Mason, OH 45040
15073011	Email/Text: bnc-quantum@quantum3group.com	Mar 22 2023 00:11:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
15034185	Email/Text: mrdiscen@discover.com	Mar 22 2023 00:10:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15052362	Email/Text: collecadminbankruptcy@fnni.com	Mar 22 2023 00:11:00	First National Bank of Omaha, 1620 Dodge St., Stop Code 3105, Omaha, NE 68197
15030713	Email/Text: collecadminbankruptcy@fnni.com	Mar 22 2023 00:11:00	Fnb Omaha, Po Box 3412, Omaha, NE 68103
15032739	+ Email/Text: Hcabankruptcy-courtntices@hcamerica.com	Mar 22 2023 00:11:00	Hyundai Lease Titling Trust, PO Box 20825, Fountain Valley, CA 92728-0825
15070954	Email/Text: JCAP_BNC_Notices@jcap.com	Mar 22 2023 00:11:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15030714	+ Email/Text: BKRMailOPS@weltman.com	Mar 22 2023 00:11:00	Kay Jewelers, 375 Ghent Road, Akron, OH 44333-4600
15030715	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Mar 22 2023 00:11:00	Keybank Na, 4910 Tiedman Road, Brooklyn, OH 44144-2338
15030716	^ MEBN	Mar 22 2023 00:07:04	Kia Motors Finance, 10550 Talbert Avenue, Fountain Valley, CA 92708-6031
15052056	Email/PDF: resurgentbknofications@resurgent.com	Mar 22 2023 00:10:15	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15062110	+ Email/Text: camanagement@mtb.com	Mar 22 2023 00:11:00	M&T BANK, P.O. BOX 1508, BUFFALO, NY 14240-1508
15030718	+ Email/Text: Mercury@ebn.phinsolutions.com	Mar 22 2023 00:11:00	Mercury Card / Fb&t / Tsys, 1415 Warm Springs Road, Columbus, GA 31904-8366
15049494	Email/Text: Bankruptcy.Notices@pnc.com	Mar 22 2023 00:11:00	PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342
15071430	Email/Text: Bankruptcy.Notices@pnc.com	Mar 22 2023 00:11:00	PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101
15030720	Email/Text: Bankruptcy.Notices@pnc.com	Mar 22 2023 00:11:00	Pnc Bank, N.a., 1 Financial Parkway, Kalamazoo, MI 49009

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15030721	Email/Text: Bankruptcy.Notices@pnc.com	Mar 22 2023 00:11:00	Pnc Mortgage, Po Box 8703, Dayton, OH 45401
15201588	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 22 2023 00:09:43	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
15072490	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 22 2023 00:22:36	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15068114	Email/Text: bnc-quantum@quantum3group.com	Mar 22 2023 00:11:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
15068112	Email/Text: bnc-quantum@quantum3group.com	Mar 22 2023 00:11:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
15030723	+ Email/PDF: gecsed@recoverycorp.com	Mar 22 2023 00:10:13	Syncb / Amazon, Po Box 965015, Orlando, FL 32896-5015
15030724	+ Email/PDF: gecsed@recoverycorp.com	Mar 22 2023 00:10:01	Syncb / American Eagle DC, Po Box 965005, Orlando, FL 32896-5005
15030725	+ Email/PDF: gecsed@recoverycorp.com	Mar 22 2023 00:09:40	Syncb / At Home PLCC, Po Box 965013, Orlando, FL 32896-5013
15030726	+ Email/PDF: gecsed@recoverycorp.com	Mar 22 2023 00:09:40	Syncb / Care Credit, Po Box 965036, Orlando, FL 32896-5036
15030727	+ Email/PDF: gecsed@recoverycorp.com	Mar 22 2023 00:10:01	Syncb / Citgo, Po Box 965004, Orlando, FL 32896-5004
15030728	+ Email/PDF: gecsed@recoverycorp.com	Mar 22 2023 00:09:39	Syncb / JCPenney, Po Box 965007, Orlando, FL 32896-5007
15030729	+ Email/PDF: gecsed@recoverycorp.com	Mar 22 2023 00:09:39	Syncb / Lowes, Po Box 956005, Orlando, FL 32896-0001
15030730	+ Email/PDF: gecsed@recoverycorp.com	Mar 22 2023 00:10:13	Syncb / Paypal Extras Mc, Po Box 965005, Orlando, FL 32896-5005
15030731	+ Email/PDF: gecsed@recoverycorp.com	Mar 22 2023 00:10:01	Syncb / Sams Club, Po Box 965005, Orlando, FL 32896-5005
15030732	+ Email/PDF: gecsed@recoverycorp.com	Mar 22 2023 00:10:01	Syncb / Sams Club Dc, Po Box 965005, Orlando, FL 32896-5005
15030733	+ Email/PDF: gecsed@recoverycorp.com	Mar 22 2023 00:10:13	Syncb / Synchrony Home, Po Box 965036, Orlando, FL 32896-5036
15030734	+ Email/PDF: gecsed@recoverycorp.com	Mar 22 2023 00:09:40	Syncb / TJMaxx, Po Box 965015, Orlando, FL 32896-5015
15068856	+ Email/PDF: gecsed@recoverycorp.com	Mar 22 2023 00:10:13	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
15031693	+ Email/PDF: gecsed@recoverycorp.com	Mar 22 2023 00:10:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15030735	+ Email/Text: bkelectronicnotices@usaa.com	Mar 22 2023 00:10:00	Usaa Savings Bank, 10750 Mc Dermott, San Antonio, TX 78288-1600
15030736	+ Email/Text: bnc-bluestem@quantum3group.com	Mar 22 2023 00:11:00	Webbank / Fingerhut, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820

TOTAL: 59

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC BANK NATIONAL ASSOCIATION

District/off: 0315-1

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TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 23, 2023

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 21, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bnicholas@kmlawgroup.com
Daniel P. Foster	on behalf of Debtor Mark Charles Sigular dan@mrdebtbuster.com katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Daniel P. Foster	on behalf of Joint Debtor Michelle Lee Sigular dan@mrdebtbuster.com katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Maria Miksich	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION mmiksich@kmlawgroup.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

TOTAL: 6